

State of Michigan
Department of Licensing and Regulatory Affairs
Office of Financial and Insurance Regulation

Enforcement Actions
April – June 2012

Name	Enforcement Case No.	Type of License or Registration	Date of Action	Action Taken	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Advertising USA Inc.	11506	Deferred Presentment	4-2-12	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	6-25-12	\$3,000 Civil Penalty
Allied Check Cashing Michigan LLC	11316	Deferred Presentment	11-7-11	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2153 Misconduct of Business	Consent Order	4-2-12	\$5,600 Civil Penalty
Alpena Oil Company, Inc.	11418	Deferred Presentment	12-27-11	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	5-25-12	\$500 Civil Penalty
American Creditors Life Insurance Company	7338	Insurance	7-2-09	Notice of Opportunity to Show Compliance	MCL 500.436 Failure to meet licensing requirements MCL 500.224(4)(c) Failure to pay minimum regulatory fee	Final Decision	5-4-12	Revoke License
American Medical and Life Insurance Company	11497	Insurance	3-23-12	Order of Summary Suspension Cease and Desist Order	MCL 500.1240 Unlicensed Activity	Cease & Desist Order	6-11-12	Cease & Desist

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Armor Financial Services, Inc.	11397	Regulatory Loan	11-22-11	Notice of Opportunity to Show Compliance	MCL 493.(2)1 Unlicensed Activity MCL 493.13 Lending money at a rate exceeding rate permitted	Final Decision	4-16-12	Revoke License
Begley, Wayne	11178	Mortgage	2-17-11	Cease & Desist Order	MCL 445.1672 Unlicensed Activity	Cease & Desist Order	4-30-12	Cease & Desist \$500 Civil Penalty
Berkline Financial Group	11484	Mortgage	2-22-12	Cease & Desist Order	MCL 445.1672 Unlicensed Activity	Cease & Desist Order	4-16-12	Cease & Desist
Bowman, Brandon	11246	Insurance	9-22-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an Agent	Final Decision	6-4-12	Revoke License
Cambridge Underwriters, LTD.	11547	Insurance	5-29-12	Order of Non-Renewal of Insurance Premium License	MCL 500.1504(2) Having a negative net worth	Order	6-11-12	Non-Renewal of License

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Cash Now XI, LLC	11445	Deferred Presentment	1-20-12	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2153 Misconduct of Business	Consent Order	5-7-12	\$1,500 Civil Penalty
Cash Now XV, LLC	11276	Deferred Presentment	5-16-11	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	4-2-12	\$4,000 Civil Penalty
Cash Now XVII, LLC	7786	Deferred Presentment	6-17-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	4-25-12	\$28,800 Civil Penalty Revoke License
Cash Now XXIII, LLC	11402	Deferred Presentment	11-29-11	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2153 Misconduct of Business MCL 487.2155 Mishandling of a transaction	Consent Order	5-15-12	Revoke License

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Cash Now XXXII, LLC	11081	Deferred Presentment	1-6-11	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2153 Misconduct of Business	Final Order	6-27-12	\$5,000 Civil Penalty Revoke License
Cash on Demand Kalamazoo, LLC	11521	Deferred Presentment	4-24-12	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	6-20-12	\$7,000 Civil Penalty
Cottonwood Financial Michigan, LLC	11519	Deferred Presentment	4-20-12	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	6-11-12	\$4,600 Civil Penalty
Covington, Christopher National Processing Center	11426	Insurance	2-22-12	Cease & Desist Order	MCL 500.664(6)(7) Unlawful Practices	Cease & Desist Order	4-10-12	Cease & Desist

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Delaet, Kimberly	11475	Insurance	3-1-12	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business MCL 500.2018 Using an unfair method of competition and an unfair or deceptive act or practice in the business of insurance	Consent Order	4-9-12	Revoke License
Dicker & Deal, Inc.	11448	Deferred Presentment	1-20-12	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2151 Failure to Post	Consent Order	4-9-12	\$1,600 Civil Penalty
Donrich, Inc.	11406	Deferred Presentment	11-29-11	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	5-7-12	\$1,500 Civil Penalty

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Dunn, Kevin R. Dunn, Richard J. Crosswalk Holdings, Inc. CrossSummit Enterprises, Inc.	11136	Insurance	2-22-12	Cease & Desist Order	MCL 500.1239 Misconduct of Business MCL 500.1207 Fiduciary Violation	Cease & Desist Order	4-13-12	Cease & Desist Revoke License
Ellis, Alicia	11280	Insurance	5-11-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an Agent	Consent Order	4-2-12	\$2,000 Civil Penalty Probation
Express Money Line	11407	Deferred Presentment	11-15-11	Cease & Desist Order	MCL 487.2131 Unlicensed Activity	Cease & Desist Order	4-2-12	Cease & Desist \$4,000 Civil Penalty
Express Payday Advance and Check Cashing, Inc.	11317	Deferred Presentment	10-20-11	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	5-7-12	\$4,500 Civil Penalty

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E-Z Cash 1, Inc.	11505	Deferred Presentment	4-2-12	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2141 Failure to keep books	Consent Order	4-25-12	\$1,000 Civil Penalty
Fidelis SecureCare of Michigan, Inc.	11428	Insurance	3-15-12	Proposed Consent Order	MCL 500.1325(1)(a) Failure to file registration statement	Consent Order	5-7-12	\$50,000 Civil Penalty
Great Lakes Mortgage and Investment, Inc.	7038	Mortgage	3-12-09	Notice of Opportunity to Show Compliance	MCL 445.1672 Unlicensed Activity	Consent Order	5-2-12	Revoke License
Great Lakes Specialty Finance, Inc.	11518	Deferred Presentment	4-24-12	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	5-30-12	\$1,900 Civil Penalty
Green Point Capital	11483	Mortgage	2-22-11	Cease & Desist	MCL 445.1672 Unlicensed Activity	Cease & Desist Order	4-16-12	Cease & Desist

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Harrington, David M.	11378	Insurance	1-6-12	Administrative Complaint/Order/Notice of Hearing	MCL 500.1239 Misconduct of Business MCL 500.1207 Fiduciary Violation	Final Decision	5-3-12	Revoke License
Hoppens, Steven P.	11070	Insurance	12-6-10	Complaint/Order/Notice of Hearing	MCL 500.1239 Misconduct of Business MCL 500.1207 Fiduciary Violation	Final Decision	4-30-12	\$2,500 Civil Penalty \$4,194 Restitution Revoke License
Jachow, Adam R.	11423	Insurance	12-15-11	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation	Consent Order	5-14-12	\$1,000 Civil Penalty
Jensen, Stephen Y.	11314	Insurance	7-28-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business MCL 500.1207 Fiduciary Violation	Consent Order	5-7-12	\$2,500 Civil Penalty Suspend License
Nepsey, Christopher Yespen, Inc.	11476	Insurance	3-6-12	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Consent Order	4-6-12	Revoke Licenses

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One-Stop Cash Advance, LLC	11447	Deferred Presentment	1-20-12	Notice of Opportunity to Show Compliance	MCL 487.2155 Mishandling of transaction MCL 487.2153 Misconduct of Business MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	5-7-12	\$1,000 Civil Penalty
Paramount Land Holdings, LLC	11468	Mortgage	2-9-12	Cease & Desist Order	MCL 445.1652 Unlicensed Activity	Cease & Desist	4-17-12	Cease & Desist
Preferred Home Loans, LLC	9002	Mortgage	12-9-11	Proposed Consent Order	MCL 445.1672 Unlicensed Activity	Consent Order	4-10-12	\$5,000 Civil Penalty
Ruhf, Jeannette	11160	Securities	3-25-11	Complaint/Order/Notice of Hearing	MCL 451.501 Unregistered Sale of Securities MCL 500.1239 Misconduct of Business	Final Decision	4-30-12	\$2,500 Civil Penalty Revoke License

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Russell, David J.	11424	Insurance	2-22-12	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an Agent	Consent Order	5-15-12	Revoke License
Saba, Rami Ikbal	11452	Insurance	1-13-12	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business MCL 500.2005 Misrepresentation	Final Decision	6-7-12	Revoke License
Store Sixty, LLC	11489	Deferred Presentment	3-8-12	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	6-4-12	\$1,500 Civil Penalty
Strong, Mark, J. George F. Brown & Sons, Inc.	11391	Insurance	11-2-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Final Decision	4-13-12	Revoke Licenses
Trabulsy, Richard	7528	Insurance	1-6-12	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an Agent	Final Decision	6-6-12	Revoke License

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White, Keith	11054	Securities	10-15-10	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Final Decision	4-30-12	\$12,500 Civil Penalty Revoke License